

**Information to identify the case:**

Debtor 1	<b>Ahmed K. Elsayed</b>	Social Security number or ITIN	xxx-xx-8298
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>17-16459-VFP</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ahmed K. Elsayed

7/7/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ahmed K. Elsayed  
 Debtor

Case No. 17-16459-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

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 Total Noticed: 59

Date Rcvd: Jul 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 09, 2017.

db +Ahmed K. Elsayed, 435 Ridge Road, Apt. F, North Arlington, NJ 07031-5331  
 cr CornerStone Education Loan Services, Attn: Cindy Oman, PO Box 105189,  
 Atlanta, GA 30348-5189  
 cr +Medallion Financial Corp., 11-49 44th Drive, Long Island City, NY 11101-5107  
 516738512 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr,  
 Wilmington, DE 19808)  
 516738514 +Amex, Po Box 8218, Mason, OH 45040-8218  
 516738521 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516738523 +Citibank/Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516738527 +Cornerstone/AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461  
 516738528 +Cornerstone/AES, PO Box 105190, Atlanta, GA 30348-5190  
 516738531 +DSRM National Bank/Diamond Shamrock/Vale, Po Box 631, Amarillo, TX 79105-0631  
 516738533 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 516738534 +Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241  
 516738535 +Experian, P.O. Box 4500, Allen, TX 75013-1311  
 516738536 Experian, P.O. Box 9530, Allen, TX 75013  
 516738538 +Medallion Financial Corp., c/o Sankel, Skurman & McCarin, LLP, Attorneys at Law,  
 477 Madison Avenue, New York, NY 10022-5859  
 516738539 +Medallion Financial Corp., c/o Sankel, Skurman & McCartin, LLP, Attorneys at Law,  
 477 Madison Avenue, New York, NY 10022-5859  
 516738537 +Medallion Financial Corp., 437 Madison Avenue, 38th Floor, New York, NY 10022-7015  
 516738545 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan Motor Acceptanc, 990 W 190th St, Torrance, CA 90502)  
 516738543 +Navient, 123 S Justison St Ste 30, Wilmington, DE 19801-5360  
 516738542 +Navient, Po Box 3229, Wilmington, DE 19804-0229  
 516738544 New York City Department of Finance, Commercial Motor Vehicle Tax Section, 66 John Street,  
 2nd Floor, New York, NY 10038-3735  
 516738547 +Rosen Terrace Inc., 8900 Boulevard East, North Bergen, NJ 07047-6055  
 516738546 Rosen Terrace Inc., c/o Amster & Rosensweig, PC, Attorneys at Law, Waldwick, NJ 07463  
 516738561 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor credit Corp, 90 Crystal Run Rd Ste 31,  
 Middletown, NY 10941)  
 516738562 +TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022-2000  
 516738563 +TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19022-1023  
 516738565 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 516738566 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 08 2017 00:07:53 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 08 2017 00:07:48 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr EDI: HNDA.COM Jul 07 2017 23:48:00 American Honda Financa Corp., P.O. Box 168088,  
 Irving, TX 75016-8088  
 516738511 EDI: HNDA.COM Jul 07 2017 23:48:00 American Honda Finance, Po Box 168088,  
 Irving, TX 75016  
 516738513 +EDI: AMEREXPR.COM Jul 07 2017 23:48:00 Amex, Correspondence, Po Box 981540,  
 ElPaso, TX 79998-1540  
 516738516 EDI: CAPITALONE.COM Jul 07 2017 23:48:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 516738515 +EDI: CAPITALONE.COM Jul 07 2017 23:48:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 516738517 +EDI: CHASE.COM Jul 07 2017 23:48:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516738518 +EDI: CHASE.COM Jul 07 2017 23:48:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 516738519 +EDI: CHASE.COM Jul 07 2017 23:48:00 Chase Card Services, Correspondence Dept,  
 Po Box 15278, Wilmington, DE 19850-5278  
 516738520 +EDI: CHASE.COM Jul 07 2017 23:48:00 Chase Card Services, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516738522 +EDI: SEARS.COM Jul 07 2017 23:48:00 Citibank / Sears, Po Box 6282,  
 Sioux Falls, SD 57117-6282  
 516738526 +EDI: TDBANKNORTH.COM Jul 07 2017 23:48:00 Commerce Bank Na, 1701 Route 70 E,  
 Cherry Hill, NJ 08003-2390  
 516738525 +EDI: TDBANKNORTH.COM Jul 07 2017 23:48:00 Commerce Bank Na, Td Bank/Attn:Bankruptcy,  
 Po Box 9547, Portland, ME 04112-9547  
 516738530 EDI: DISCOVER.COM Jul 07 2017 23:48:00 Discover Financial, Po Box 15316,  
 Wilmington, DE 19850  
 516738529 +EDI: DISCOVER.COM Jul 07 2017 23:48:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516738540 +EDI: NAVIENTFKASMSERV.COM Jul 07 2017 23:48:00 Navient, Attn: Claims Dept, Po Box 9500, Wilkes- Barr, PA 18773-9500  
516738548 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synch Bank/American Eagle, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064  
516738549 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synch Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005  
516738551 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synch/PLCC, C/o Po Box 965024, Orlando, FL 32896-0001  
516738550 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synch/PLCC, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064  
516742618 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
516738552 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
516738553 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007  
516738554 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
516738555 +EDI: RMSC.COM Jul 07 2017 23:48:00 Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005  
516738559 EDI: TDBANKNORTH.COM Jul 07 2017 23:48:00 Td Banknorth, 32 Chestnut St, Lewiston, ME 04240  
516738556 +EDI: TDBANKNORTH.COM Jul 07 2017 23:48:00 TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04240-7799  
516738557 +EDI: TDBANKNORTH.COM Jul 07 2017 23:48:00 TD Bank, N.A., 32 Chestnut Street, Lewiston, ME 04240-7799  
516738560 EDI: TFSR.COM Jul 07 2017 23:48:00 Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408  
516738558 +EDI: TDBANKNORTH.COM Jul 07 2017 23:48:00 Td Banknorth, Attn: Bankruptcy, Po Box 1190, Lewiston, ME 04243-1190

TOTAL: 31

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516738524\* +Citibank/Sears, Po Box 6282, Sioux Falls, SD 57117-6282  
516738532\* +DSRM National Bank/Diamond Shamrock/Vale, Pob 631, Amarillo, TX 79105-0631  
516738541\* +Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500  
516738564 ##+Verifone, Attn: Legal Department, 2099 Gateway Place, Suite 600, San Jose, CA 95110-1048

TOTALS: 0, \* 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 09, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 7, 2017 at the address(es) listed below:

David G. Beslow on behalf of Debtor Ahmed K. Elsayed yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com/ecf-control@goldman-beslow.com  
Denise E. Carlson on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald V. Biase dbiase4236@gmail.com, dvb@trustesolutions.net/pbellina@outlook.com  
Javier Lopez on behalf of Creditor Medallion Financial Corp. jlopez@meyner.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

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system (continued)

TOTAL: 5